

Information to identify the case:		
Debtor 1:	Fordyce W. Hubbard Jr.	Social Security number or ITIN: xxx-xx-2964
	First Name Middle Name Last Name	EIN: --
Debtor 2:	Lois Hubbard	Social Security number or ITIN: xxx-xx-6813
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --
United States Bankruptcy Court:	District of New Jersey	Date case filed for chapter: 13 7/8/19
Case number:	19-23278-RG	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Fordyce W. Hubbard Jr.	Lois Hubbard
2. All other names used in the last 8 years		
3. Address	282 Prescott Terrace Prospect Park, NJ 07508	282 Prescott Terrace Prospect Park, NJ 07508
4. Debtor's attorney Name and address	David J. Finkler Office of David J. Finkler 266 Harristown Road Suite 203 Glen Rock, NJ 07452	Contact phone 201-689-0001
5. Bankruptcy trustee Name and address	Marie-Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004	Contact phone 973-227-2840 www.magtrustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 7/9/19

For more information, see page 2

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Fordyce W. Hubbard, Jr.
 Lois Hubbard
 Debtors

Case No. 19-23278-RG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 309I

Page 1 of 1
 Total Noticed: 5

Date Rcvd: Jul 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 11, 2019.

db/jdb +Fordyce W. Hubbard, Jr., Lois Hubbard, 282 Prescott Terrace, Prospect Park, NJ 07508-2227

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: DFinkler.LawDJF@verizon.net Jul 09 2019 23:53:36 David J. Finkler,

Office of David J. Finkler, 266 Harristown Road, Suite 203, Glen Rock, NJ 07452

tr +E-mail/Text: BNC@magtrustee.com Jul 09 2019 23:56:16 Marie-Ann Greenberg,

Chapter 13 Standing Trustee, 30 Two Bridges Rd, Suite 330, Fairfield, NJ 07004-1550

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 09 2019 23:55:37 U.S. Attorney, 970 Broad St.,

Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jul 09 2019 23:55:34 United States Trustee,

Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,

Newark, NJ 07102-5235

TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518340869 AMITY FUNDING, C/O ZENRESOLVE,4720 E. COTTON GIN L

518340870 AT&T,C/O DIVERSIFIED CONSULTANTS,PO BOX 551268,Jac

518340871 BMW FINANCIAL SERVICES,C/O FIRST SOURCE ADVANTAGE,

518340873 CAPITAL ONE BANK,PO BOX 30281,Salt Lake City,UT,84

518340872 CAPITAL ONE,PO BOX 71083,Charlotte,NC,28273

518340874 CLUB WYNDHAM,PO BOX 340090,Boston,MA,02241

518340875 COMENITY BANK,C/O PORTFOLIIO RECOVERY,120 CORPORAT

518340876 COMMUNITY BANK,C/O PORTFOLIO RECOVERY,120 CORPORAT

518340877 CREDIT ONE BANK,PO BOX 98872,Las Vegas,NV,89193

518340878 GEICO,C/O CCS,PO BOX 55126,Boston,MA,02205

518340879 KOHL,PO BOX 3115,Milwaukee,WI,53201

518340880 KOHLS,PO BOX 3115,Milwaukee,WI,53201

518340881 MACY'S,PO BOX 8218,Monroe,OH,45050

518340882 NEW JERSEY E-ZPASS,C/O RMCB,PO BOX 1235,Elmsford,N

518340883 NORDSTROM,13531 E. CALEY AVE,Englewood,CO,80111

518340884 PSE&G,PO BOX 14444,New Brunswick,NJ,08906

518340885 QUICKEN LOANS,C/O PHELAN HALLINAN DIAMOND AND JONE

518340886 STATE OF NEW JERSEY,DEPARTMENT OF TREASURY,PIONEER

518340887 SWISS COLONY,1515 S. 21ST,Clinton,IA,52732

518340888 SYNCHRONY BANK,C/O MIDLAND CREDIT MANAGEMENT,PO BO

518340889 SYNCHRONY BANK,C/O MIDLAND FUNDING LLC,320 EAST BI

518340890 TARGET,PO BOX 1470,Minneapolis,MN,55440

518340891 TOYOTA MOTOR CREDIT CORP,5005 N. RIVER BLVD NE,Ced

518340892 VERIZON,C/O PROFESSIONAL BUREAU,5295 DTC PARKWAY,E

TOTALS: 24, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 11, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 9, 2019 at the address(es) listed below:
 NONE.

TOTAL: 0